

WHAT IS THE ARDL PROGRAM?

On July 1, 1983, the Utah Department of Agriculture expanded its Rangeland Development program to include cropland, watershed, and energy conservation practices. This expanded program is known as the Agriculture Resource Development Loan program or "ARDL". This program is administered by the Department of Agriculture under the direction of the Soil Conservation Commission.

The goal of the program is to aid farmers and ranchers to:

- Conserve soil and water
- Increase agricultural yields
- Maintain and improve water quality
- Conserve and improve wildlife habitat
- Prevent flooding
- Develop on-farm energy projects
- Mitigate damages resulting from natural disasters (e.g. flooding, drought, etc.)

WHAT DOES THE PROGRAM DO?

The program provides low interest loans to farmers and ranchers for projects which meet the conservation and pollution control goals of the program. Some examples of eligible projects are:

- Animal manure management
- Riparian improvement
- Rangeland improvement
- Reseeding watershed
- Wind erosion control

The projects are assessed a 4% administrative fee. The interest rate is 3% per year. Payments may be made in annual, quarterly or monthly installments.

WHO IS ELIGIBLE?

The U. S. Department of Agriculture defines a "farm" as an operation of five or more acres with annual sales of at least \$1,000.00. Any private farm or ranch operator who meets this definition is eligible to apply for an ARDL loan. The planned projects must be applied to farmland or ranchland.

CAN LOAN FUNDS BE USED WITH OTHER FEDERAL PROGRAMS?

Combining ARDL funds with other grants and loans is encouraged in order to provide the maximum benefit in conservation. There are no restrictions against combining ARDL funds with other types of funds.

WHY SHOULD I IMPLEMENT A CONSERVATION PROJECT?

Conservation of resources not only helps the environment, it helps you. Good conservation practices help to maximize profits by reducing costs through the effective use of valuable resources. Improvement of wildlife habitat, rangeland, and waterways means better conditions for cattle and better crop yields as well as for wildlife. The efficient use of water and the reduction of silt from erosion in streams and reservoirs means that more water is available for culinary purposes. The improvement of wildlife habitat and the reduction of erosion and pollution also helps to improve relations of agriculture with environmentalists and urban populations, a real concern in today's world.

HOW DO I APPLY FOR A LOAN?

An application can be obtained from your local Soil Conservation District supervisor, from your local Soil Conservation Service Office, or from the Utah Department of Agriculture.

Return the completed application to your local Soil Conservation District supervisor or Zone Coordinator. If the project meets the ARDL program guidelines, a specialist from the Natural Resources Conservation Service or the Utah Association of Conservation Districts will be assigned to help you design and develop the project.

After the project plan is developed, it is submitted to the local Soil Conservation District board for review. The board will also determine the dollar amount to be allocated for the project. Project planning is done at the local level to ensure the ability to adapt to local conditions. The board will use local conservation priorities to determine the best use of funds.

When the plan is approved and monies are available, the application and plan are sent to the loan office at the Utah Department of Agriculture. The State staff will determine the credit eligibility and prepare the loan papers. When the process is complete, you will be able to begin your project.

ADMINISTRATORS OF ARDL

The following individuals are responsible for the handling of the applications at the Utah Department of Agriculture & Food.

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